

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:  
Marie Sosa

Debtor.



Order Filed on April 3, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-31662 KCF

Adv. No.:

Hearing Date: 3/14/18 @ 9:00 A.M.

Judge: Kathryn C. Ferguson

**ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION  
OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: April 3, 2018**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 208 Daisy Court, Jackson, NJ 08527, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William H. Oliver, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 1, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2017 through February 2018 in the amount of \$1,699.39 (3 x \$604.50, 3 late charges x \$24.18, less suspense balance of \$186.65); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$1,699.39 directly to Secured Creditor no later than March 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2018, directly to Secured Creditor MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.